

Information to identify the case:

Debtor 1	<u>Maria S. Pizzonia</u>	Social Security number or ITIN	xxx-xx-8106
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	20-20370-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria S. Pizzonia

4/25/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Maria S. Pizzonia
Debtor

Case No. 20-20370-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 25, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2025:

Recip ID	Recipient Name and Address
db	+ Maria S. Pizzonia, 5916 Heberton Drive, Verona, PA 15147-3325
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Municipality of Penn Hills, Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15207895	+ Mariner Financial, 1800 Golden Mile Highway Suite 102, Pittsburgh, PA 15239-2893
15192569	+ Penn Hills School District, Tax Office, 260 Aster St., Pittsburgh, PA 15235-2059
15195625	+ Wells Fargo Bank, N.A., c/o Jill Manuel-Coughlin, Esquire, 8 Neshaminy Interplex Drive, Suite 215, Trevoose, PA 19053-6980

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 26 2025 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 26 2025 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 26 2025 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 26 2025 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15192565	EDI: BANKAMER	Apr 26 2025 03:55:00	Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
15192566	EDI: BANKAMER	Apr 26 2025 03:55:00	Bank of America, P.O. Box 2759, Jacksonville, FL 32203-2759
15221469	EDI: BANKAMER	Apr 26 2025 03:55:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
15228874	EDI: JEFFERSONCAP.COM	Apr 26 2025 03:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15192567	+ Email/Text: bankruptcy@marinerfinance.com	Apr 26 2025 00:18:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham MD 21236-5904
15231409	+ Email/Text: Bankruptcy@keystonecollects.com	Apr 26 2025 00:18:00	Municipality of Penn Hills, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15192568	+ EDI: AGFINANCE.COM	Apr 26 2025 03:55:00	One Main, P.O. Box 740594, Cincinnati, OH 45274-0594
15195404	+ EDI: AGFINANCE.COM	Apr 26 2025 03:55:00	Onemain, PO Box 3251, Evansville, IN 47731-3251

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15192570	+ EDI: SYNC	Apr 26 2025 03:55:00	Sam's Club/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15193685	^ MEBN	Apr 25 2025 23:57:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15192571	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 26 2025 00:21:55	Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
15204400	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 26 2025 00:21:04	Wells Fargo Bank, N.A., 1000 Blue Gentian Road, Eagan, MN 55121-1663
15228296	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 26 2025 00:21:14	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15192572	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 26 2025 00:21:32	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753
15207899	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 26 2025 00:21:55	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411
TOTAL: 19			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		WELLS FARGO BANK, N.A.
15207893	*	Bank of America, P.O. Box 15220, Wilmington, DE 19886-5220
15207894	*	Bank of America, P.O. Box 2759, Jacksonville, FL 32203-2759
15207896	*+	One Main, P.O. Box 740594, Cincinnati, OH 45274-0594
15207897	*+	Sam's Club/SYNCB, P.O. Box 960013, Orlando, FL 32896-0013
15207898	*	Wells Fargo Card Services, P.O. Box 77053, Minneapolis, MN 55480-7753

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Matthew Fissel	

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on behalf of Creditor WELLS FARGO BANK N.A. matthew.fissel@brockandscott.com, wbecf@brockandscott.com

Matthew M. Herron

on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com

Matthew M. Herron

on behalf of Debtor Maria S. Pizzonia mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8